

Investing in Bank Interiors

An Honor's Thesis (FCID 484)

by

Alisa McDaniel

Thesis Advisor

Shireen Kanakri

Signed

Ball State University

Muncie, Indiana

April 2016

Expected Date of Graduation

May 2016

SpColl
Undergrad
Thesis
LD
2489
.Z4
2016
.M33

Abstract

Over the last few years, bank interior design has been shifting to attract users in a technologically based society, where the necessity of physical branches is in question. Considering the shift in bank design, this thesis combines the personal project of FCID 484 (Studio 6) and explores the new trends by redesigning an existing branch. The project includes a comprehensive program (research), floor plans, and material/furniture selection of the proposed design, in a digital format.

Acknowledgements

I would like to thank Dr. Shireen Kanakri and Professor Reza Ahmadi for advising me through this project. Their help during this long and difficult task was only a small fraction of the help and guidance I received during my four-year college career.

My sincerest appreciation to the staff at all bank branches I visited, who provided me with the opportunity to observe and interview the users. Without their support, it would not have been possible to conduct the preliminary research on bank design.

I would also like to recognize my parents, Jazmyn, Julian, Chris, sorority sisters, and anyone else who has encouraged me to pursue this daunting task.

Table of Contents

Author's Statement	5
Works Cited	8
Supplementary Documents	
• Existing Floor Plan	9
• Final Project Boards	10
• Research Program	

Author's Statement

Last semester, in FCID 390 (Programming), each student was assigned to choose an independent project to be redesigned this semester in FCID 484 (Studio 6). After consideration, I decided that I was interested in financial bank institutions.

With mobile and online banking, there is less and less traffic in physical branches. Over the last few years, bank interior design has been shifting to attract users in a technologically based society, where the necessity of physical branches is in question. In order to make physical branches more attractive, designers have been taking note from retail design, which focuses on pulling in consumers, and keeping their interest. Although technology may be the root of the issue for branches, it may also be a saving grace. Improvements and developments in technology allow for the retail design approach of bank branches, because security devices and practices decrease the need for the traditional, "vault-like" setting. When redesigning the Chase Bank branch, I kept these things in mind. As a result, my design concept states:

The Chase Branch, located in Indianapolis, IN is situated in a 2,000 square foot building that will be completely redesigned. Based on the programming research, the current branch design features many design concerns including circulation, privacy, accessibility, collaboration, and personalization. With the increasing question of the necessity of physical branches, my design approach to this project is inspired by the concept of retail design. The traditional vault-like approach will be transformed into a space that promotes a sense of community in order to encourage clients to visit. These goals will be achieved by providing a focal point, open space plan, conversation areas, and a welcoming atmosphere.

Upon the completion of the project, I was able to achieve my design concept goals. First of those goals was to provide an open space plan. In order to create an open space plan, I decided to start with a clean slate by removing all interior walls from the original design and adding a second floor to the structure. The second floor allowed for a two-story lobby with a balcony. Additionally, the added square footage allowed for the offices and conference room to be relocated to the second floor, leaving room on the first floor for a large lobby.

Furthermore, I was able to accomplish my goal of creating a sense of community by providing multiple different conversation areas. The lobby itself has four conversation areas, separated by circular changes in the flooring. Within each circle is a cluster of chairs with a small coffee table in the middle. Under each coffee table is a floor outlet for people to charge their laptops or phones. These conveniently located outlets may encourage more people to gather in the lobby and stay for long periods of time. There are also more private conversation areas in the two semi-private meeting rooms located on the first floor. These rooms feature a centralized table and can hold up to four people each.

Another goal that I was able to accomplish was to eliminate the “vault-like” atmosphere. To do so, I chose to place glazing, or windows, wherever possible. Glazing allows for access to natural light, and provides a connection to nature that “vault-like” structures often lack. Studies show that the connection to nature and natural light both have positive effects on the users of a space.

Finally, my goal of creating a focal point was accomplished by simply changing what a customer sees first, upon entering the branch. In the original design, the teller stations were the focal point of the space because they were located at the entrance. By placing the seating area and coffee bar directly at the entrance, the emphasis becomes the gathering area, not the teller

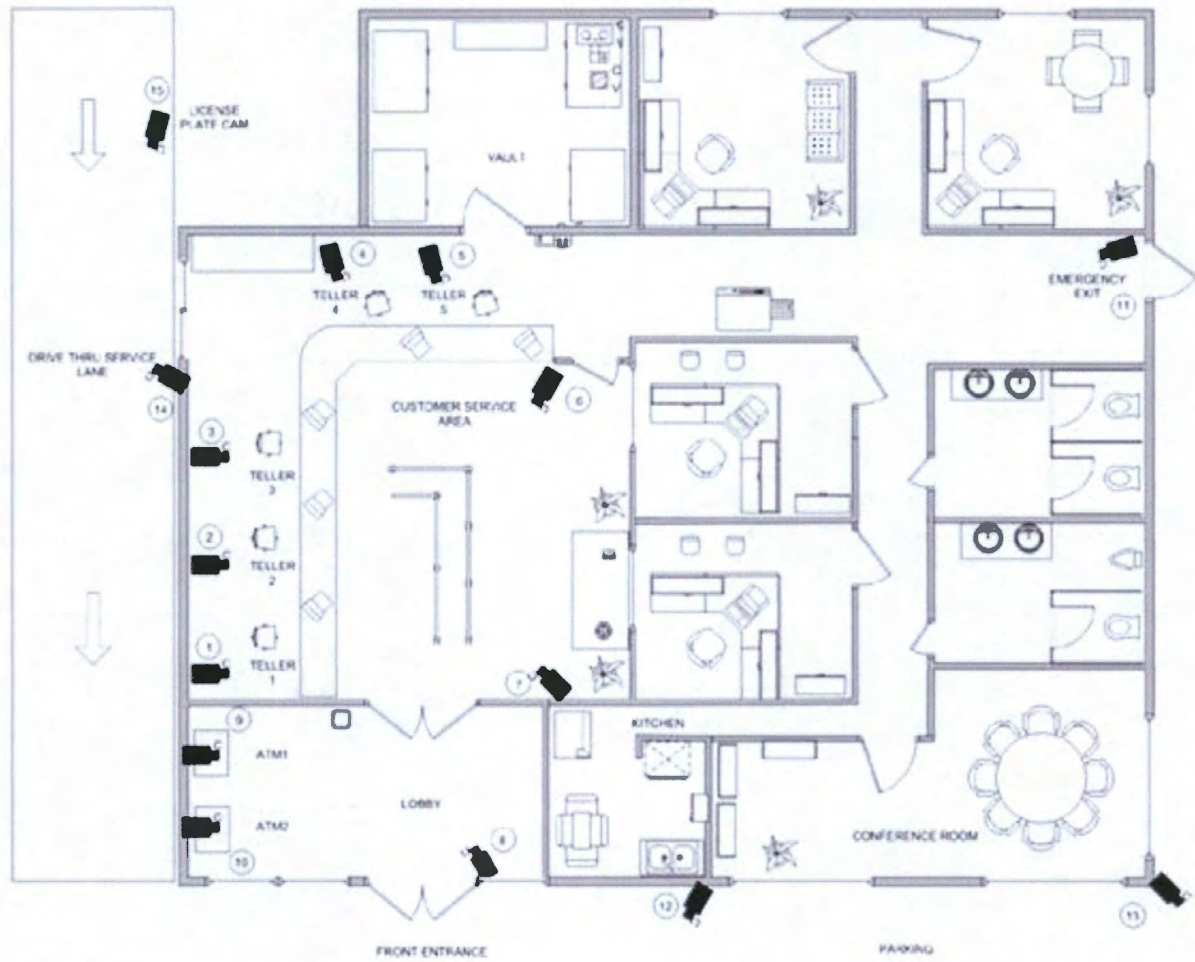
stations. This shift in the focal point will change the perceived function of the bank, and in turn, change how people use the space. Now, people will associate the branch with more than just teller stations and offices, but also with a place they can relax, have a snack, and converse with others.

Together, all of these accomplished goals and aspects of my new design create the welcoming atmosphere that users of any space desire. The proposed Chase branch completely alters what society would normally expect from a bank, peeking their interest, and proving that although online banking is great, it isn't the only way to go in the 21st century.

Works Cited

- Americans with Disabilities Act. (1990). Retrieved September 18, 2015.
- Boge, L., Bittner, T., & Sertich, V. (2010). Do Physical Branches Still Hold Value?. Retrieved November 20, 2015, from <http://www.gensler.com/design-thinking/research/retail-banking-trends>
- Branch Transformation. (2013, May 15). Retrieved September 18, 2015.
- Hoggson Brothers. (1911). *Banks A description of the Hoggson method of building, illustrated with some bank interiors and exteriors executed by Hoggson Brothers*. New York City, New York: Hoggson Bros.
- Kemper, A. Personal Interview. 12 November 2015
- Kushins, J. (2012, June 12). How Do You Design A Bank Branch In The Post-Occupy Era? Retrieved December 4, 2015, from <http://www.fastcodesign.com/1670015/how-do-you-design-a-bank-branch-in-the-post-occupy-er>
- Kalman, H., & Vattay, S. (2012, October 17). Bank Architecture. Retrieved September 18, 2015.
- Secure Branch Design. (2009, September 25). Retrieved December 4, 2015, from <http://www.slideshare.net/BrandPartners/secure-branch-design>
- Sound Matters. (2011, December 1). Retrieved December 4, 2015, from https://www.wbdg.org/ccb/GSAMAN/gsa_soundmatters.pdf
- 3 Important Considerations In A Bank Branch Design. (n.d.). Retrieved December 4, 2015, from <http://www.finweb.com/banking-credit/3-important-considerations-in-a-bank-branch-design.html#axzz3olkluja>

Existing Floor Plan to be Redesigned

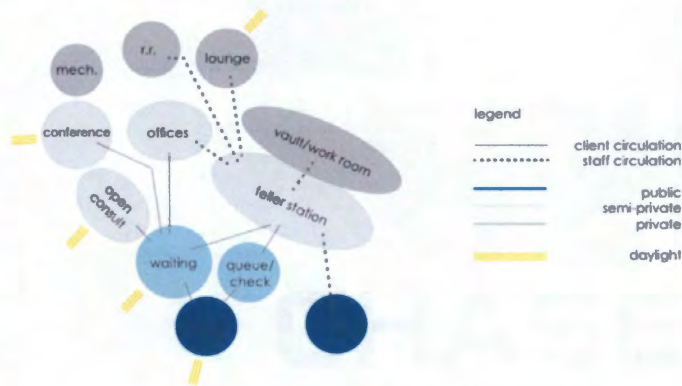


Final Project Boards

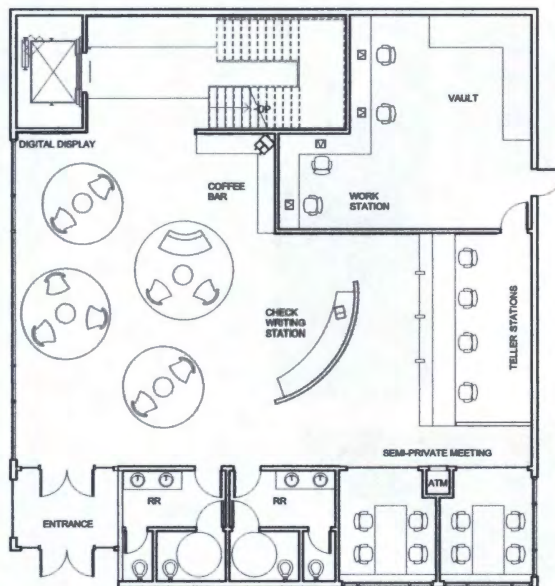
design concept statement

The Chase Branch, located in Indianapolis, is situated in a 2,000 sq ft building, that will be completely redesigned. Based on the programming research, the current branch design features many design concerns including circulation, privacy, accessibility, collaboration, and personalization.

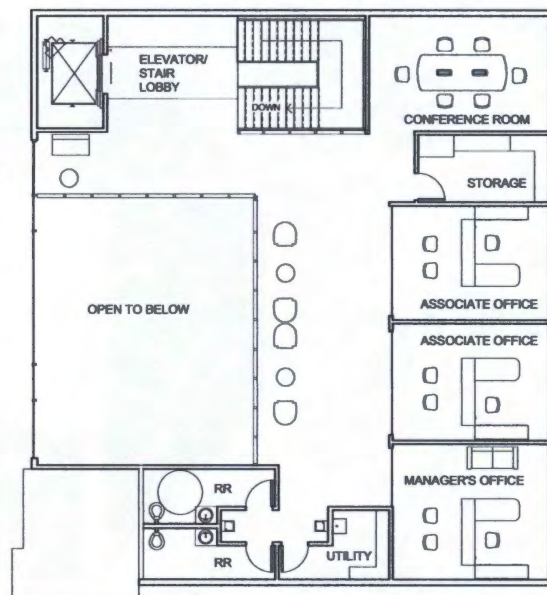
With the increasing question of the necessity of physical branches, my design approach to this project is inspired by the concept of **retail design**. The traditional vault-like approach will be transformed into a space that promotes a sense of **community** in order to encourage clients. These goals will be achieved by providing a **focal point, open space plan, conversation areas, and welcoming atmosphere**.



inspiration



first floor plan



second floor plan

materials & finishes



wall coverings



flooring



furniture



first floor view from entry



first floor view from coffee bar



second floor view of first floor



FINAL PROGRAM

Alisa McDaniel | FCID 390 Programming | Fall 2015

Table of Contents

Project Overview	Page 3
Project Site Demographics	Page 4
Floor Plan for Behavior Map Study	Page 5
Methodology	Page 6
Initial Site Observations	Page 7
Behavioral Mapping	Page 8
User Interviews	Page 10
Client Needs & Goals	Page 13
User Concerns Graph	Page 14
Issues & Goal Statements	Page 15
Bubble Diagram	Page 16
Conclusion	Page 17
Appendix A: Case Studies	Page 18
Appendix B: Precedent Study	Page 20
Appendix C: Literature Review	Page 24
Bibliography	Page 29

PROJECT OVERVIEW

General Overview

Task: The task was to redesign an existing commercial space (at least 5,000 ft²) after researching the business and current design. However, since I chose bank design, I encountered several issues with retrieving a floor plan from an existing space due to security reasons. Thus, I was instructed to find an arbitrary floor plan online to base my project off of.

Commercial Space: Chase Bank Branch

Desired location: Indianapolis, IN

Ft²: 5,000+

PROJECT SITE DEMOGRAPHICS

Location



Indianapolis, IN

Climate



cold winters (0°)



crisp falls (40°)



hot summers (85°)



humid springs (60°)

Population



850,000

Gender



409,714
48.6%



433,679
51.4%

Age



34 years old

Income

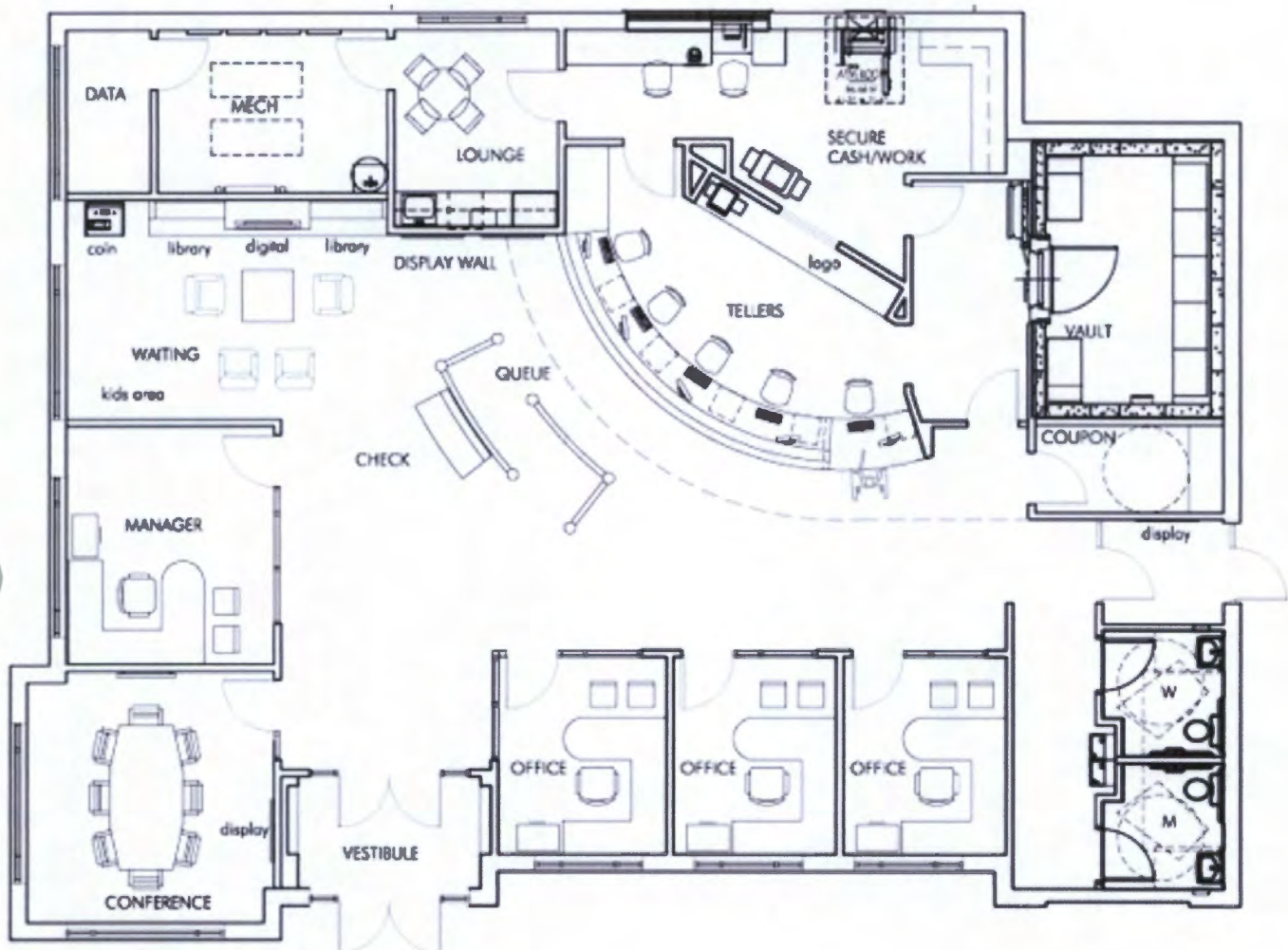


\$41,361 median

Chase Mission (Vision) Statement

"At JPMorgan Chase, we want to be the best financial services company in the world. Because of our great heritage and excellent platform, we believe this is within our reach."

FLOOR PLAN OF BEHAVIOR MAP STUDY



METHODOLOGY

Site Observations

Observations were conducted by sitting in the interior of the project location and making note of the way users interacted in the space and how the space affects the human senses.

Behavior Mapping

Further observations were conducted over a 30 – minute period on November 2 and November 5. The number, type, and movements of the users were documented.

User Interviews

Various users of a similar space were interviewed over a 15 – minute period. First, the manager was interviewed, then a teller, and finally a client. All 3 users were asked to discuss any issues they notice within the space.

Client Needs & Goals

After observations and interviews, the client needs and goals were extracted and organized in a chart by user and type of concern.

Bubble Diagram

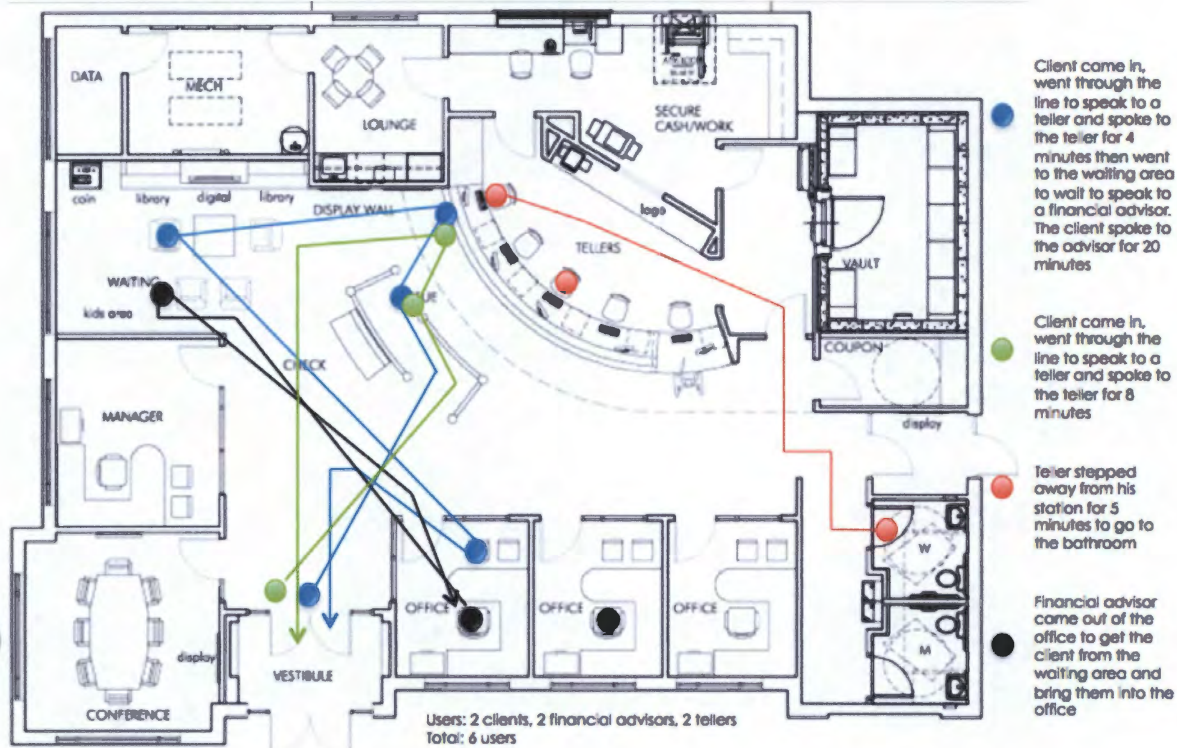
Based on all previous research, observations, interviews, and preliminary analyses, a bubble diagram was created, illustrating proposed adjacencies and traffic patterns through out the space.

INITIAL SITE OBSERVATIONS

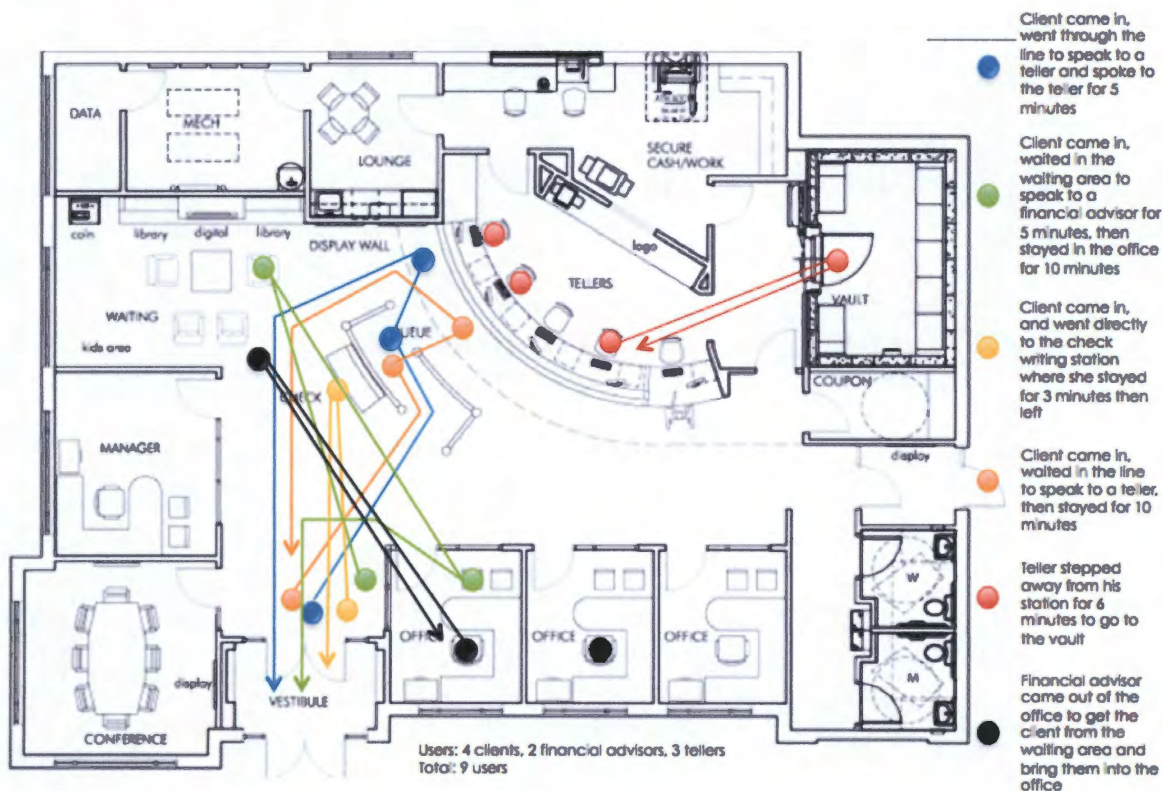
Criteria	Observation	Suggested Changes (if any)	Reasons for Change (if any)
A. Sensory:			
1 Sight	<ul style="list-style-type: none"> - bright fluorescent lights - monotone color scheme - little personalization 	<ul style="list-style-type: none"> - change filters on lights, install dimmers, or lamps w/ warmer color - add accent wall/plants/colorful art - add logo on wall 	<ul style="list-style-type: none"> - warmer lighting can limit strain on eyes - personalization helps maintain image of company
2 Sound	<ul style="list-style-type: none"> - paper rustling - voices/ conversations - low roar of air conditioning - counting machine 	<ul style="list-style-type: none"> - install acoustical tiles on ceiling, acoustical wall panels, and more absorbent flooring like cork 	<ul style="list-style-type: none"> - confidential information is shared, so if others hear what customer is saying to a teller, can be security issue
3 Smell	- no distinct smell	N/a	N/a
4 Touch	- soft chair cushions	N/a	N/a
B. Spatial:			
5 Comfort issues (For example, temperature, humidity levels, drafts, glare, spaces that are too tight or too open etc.)	<ul style="list-style-type: none"> - drafty when near vent - when many people in line, space feels tight - warm at entrance from sunlight exposure (glass doors) 	<ul style="list-style-type: none"> - direct line in zigzag pattern instead of straight line - either turn air down, or provide deflectors/vent covers 	<ul style="list-style-type: none"> - zigzag saves space - vent covers will prevent direct air on users
6 Circulation	<ul style="list-style-type: none"> - when line was too long, it blocked access to table with envelopes/forms, and opening to seating area 	<ul style="list-style-type: none"> - reroute line away from table or move table to other side of entrance 	<ul style="list-style-type: none"> - cramped spaces make people feel uncomfortable - limits amount of time people wait for line to move for access
7 Available seating	<ul style="list-style-type: none"> - seats maximum of 6 people, but no more than 3 people seated at once during study 	- N/a	- N/a
C. Services:			
8 Available water fountains	<ul style="list-style-type: none"> - no access to public water fountain 	<ul style="list-style-type: none"> - provide wall mounted or portable water fountain 	<ul style="list-style-type: none"> - makes customers feel more comfortable and helps pass waiting time
9 Restrooms	<ul style="list-style-type: none"> - bathroom only available for employees 	<ul style="list-style-type: none"> - provide 1 additional ADA accessible bathroom for clients 	<ul style="list-style-type: none"> - allows employees to remain separate, but allows clients to have access to restroom

BEHAVIORAL MAPPING

Visit 1: Monday, November 2, 2015 from 1:00 pm – 1:30 pm



Visit 2: Thursday, November 5, 2015 from 1:30 pm – 2:00 pm



BEHAVIORAL MAPPING SUMMARY

Day 1: Monday

Monday afternoons seem to be slow business days at banks. There were only 2 clients that came in within the 30 minutes that I was observing.

Day 2: Thursday

Thursday afternoons seem to be slightly busier than Mondays, but there were still only 4 clients that came in within the 30 minutes that I was observing.

Overall

The most common activity performed by clients was speaking with a teller, while the least common was writing a check at the check station. Speaking to a teller doesn't seem to take more than 10 minutes while speaking to a financial advisor took at least 15-20 minutes.

USER INTERVIEWS

Interview 1

ID PROGRAMMING

INTERVIEW SUMMARY

PROJECT NAME First Merchants Bank, Muncie

INTERVIEWEE (name, title/role) April Kemper, Banking Center Manager

(Phone, e-mail for follow up?) akemper@firstmerchants.com; (765)-747-4912

INTERVIEWER (NAME) Alisa McDaniel

TIME AND LOCATION 4:00 p.m. at First Merchants Bank 1501 N. Nebo Road

1. *FIRST ISSUE UNCOVERED*

(Purpose, value, goal, fact, need, idea)

Issue: noise level in lobby; manager office doors open directly to lobby area; must leave door open unless with client for security reasons; gets noisy

Need: quiet place to focus on work/task at hand

Goal / Proposed solution: provide interior window and access to video cameras instead of having to keep door open

2. *SECOND ISSUE UNCOVERED...*

(Purpose, value, goal, fact, need, idea)

Issue: circulation at entrance; when clients are standing at check writing center, often block entrance

Need: clear circulation paths so clients' paths are not blocked

Proposed solution: move check writing center into waiting area, away from entrance pathways

Other issues/comments

Chairs in conference rooms / manager offices cause damage to the walls

Interview 2

ID PROGRAMMING

INTERVIEW SUMMARY

PROJECT NAME First Merchants Bank, Muncie

INTERVIEWEE (name, title/role) Kierstin Wilson, Staff Person / Teller

(Phone, e-mail for follow up?) kwilson7413@gmail.com

INTERVIEWER (NAME) Alisa McDaniel

TIME AND LOCATION 4:15 p.m. at First Merchants Bank 1501 N. Nebo Road

1. *FIRST ISSUE UNCOVERED*

(Purpose, value, goal, fact, need, idea)

Issue: teller station design is uncomfortable / inconvenient; chair located behind employee entrance gate, so other employees are constantly bumping her to get in or out

Need: better circulation so pathway is clear

Goal / Proposed solution: provide at least 2ft. 6in. of space behind teller chairs, for easy access/circulation

2. *SECOND ISSUE UNCOVERED...*

(Purpose, value, goal, fact, need, idea)

Issue: ventilation; always cold because vent located directly above teller station

Need: comfortable working temperature

Goal / Proposed solution: install vent covers/diffusers so cold air isn't blowing directly on teller

Other issues/comments

Privacy: can hear conversations that other tellers are having with clients

Privacy: computer used to scan paper transactions can be visible to clients; hasn't been an issue, but has potential to

Interview 3

ID PROGRAMMING

INTERVIEW SUMMARY

PROJECT NAME First Merchants Bank, Muncie

INTERVIEWEE (name, title/role) Alexis Sanford, User

(Phone, e-mail for follow up?) asanford012@gmail.com

INTERVIEWER (NAME) Alisa McDaniel

TIME AND LOCATION 4:30 p.m. at First Merchants Bank 1501 N. Nebo Road

1. *FIRST ISSUE UNCOVERED*

(Purpose, value, goal, fact, need, idea)

Issue: waiting area too small; not enough seating

Need: ample space and seating when waiting to speak to a manager

Goal / Proposed Solution: expand seating area by 100ft² or provide smaller chairs to accommodate 3-4 more clients

2. *SECOND ISSUE UNCOVERED...*

(Purpose, value, goal, fact, need, idea)

Issue: cash counter machine too loud; makes it difficult to hear teller when machine is on

Need: quiet communication area with no distractions

Goal / Proposed Solution: install acoustical applications (ceiling tiles, wall panels, etc) in area with cash counter or find new, covered location for cash counter machine

Other issues/comments

Access: no access to bathroom

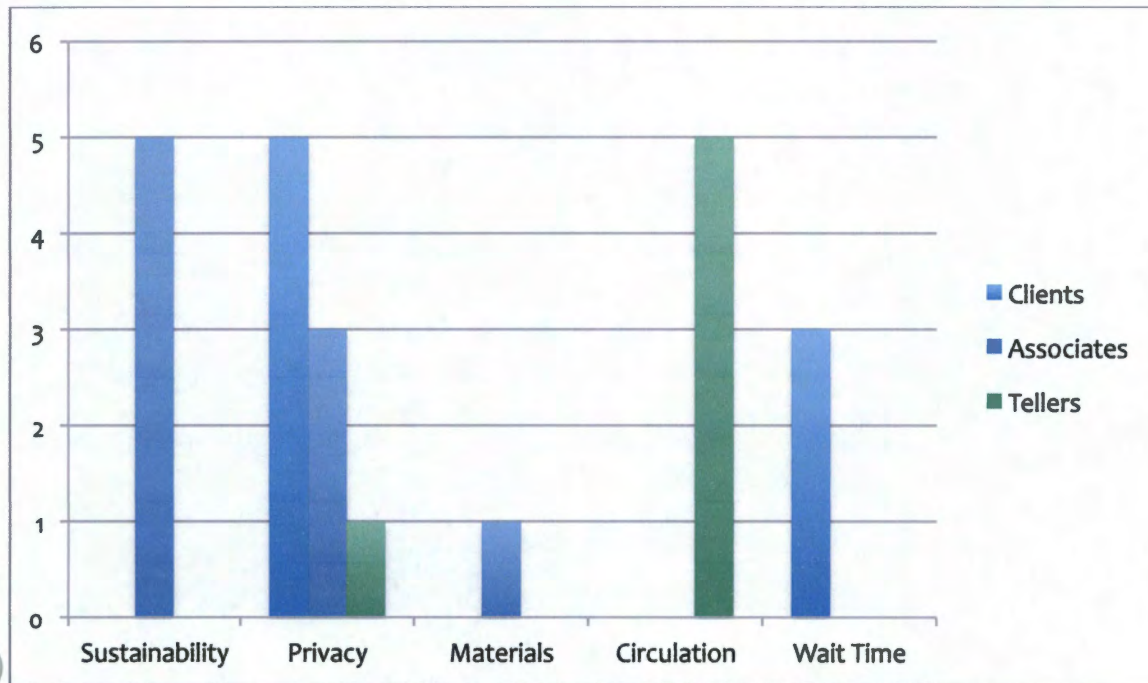
CLIENT NEEDS & GOALS

After researching, observing, and speaking with users of the Chase Bank Branch, it seems that the major concerns with the current design are in the areas of circulation, privacy, and sustainability. The entrance creates circulation issues that allows for the blockage of paths for other users. The entrance also allows for privacy violations because people in line can see the actions being performed by other users on the digital banking machines. Since secure procedures are carried out in a bank, ultimate privacy is the most important need for all users. With that being said, the placement of the digital banking machines need to be repositioned and sound absorbent materials need to be installed.

	Associates	Tellers	Clients
Concerns	<p><u>Sustainability</u>: lighting, materials, and furniture aren't efficient or environmentally friendly enough to be LEED certified</p> <p><u>Privacy</u>: complaints of discomfort with lack of ample acoustical & boundary protection</p> <p><u>Materials</u>: slippery flooring near entrance</p>	<p><u>Circulation</u>: often times, tellers have to direct incoming clients to navigate the space to avoid collisions or congested situations; line at entrance blocks other paths if too long</p> <p><u>Teller station</u>: feel closed in and separated from rest of the bank; far from bathrooms/ storage</p>	<p><u>Privacy</u>: when using the virtual banking system, others in line can see the screen; when meeting with associates, areas are open cubicle-like spaces, so fear other can hear their information/ conversations</p> <p><u>Wait time</u>: only 2 tellers, so have to wait in long line</p>
Preferences	<p><u>Sustainability</u>: LEED certification</p>	<p><u>Circulation</u>: better circulation at entrance</p> <p><u>Teller station</u>: more open area</p>	<p><u>Wait time</u>: shorter wait</p> <p><u>Privacy</u>: more privacy</p>
Requirements	<p><u>Privacy</u>: advanced acoustical applications</p> <p><u>Sustainability</u>: sustainable equipment, lighting, and materials</p> <p><u>Materials</u>: either slip resistant flooring, or slip-resistant entry mats</p>	<p><u>Teller station</u>: must be located closer to the employee bathroom; remove bulky columns and bulkheads to open space</p>	<p><u>Privacy</u>: better acoustical practices to ensure confidentiality when discussing personal financial information</p>

User Concerns Graph

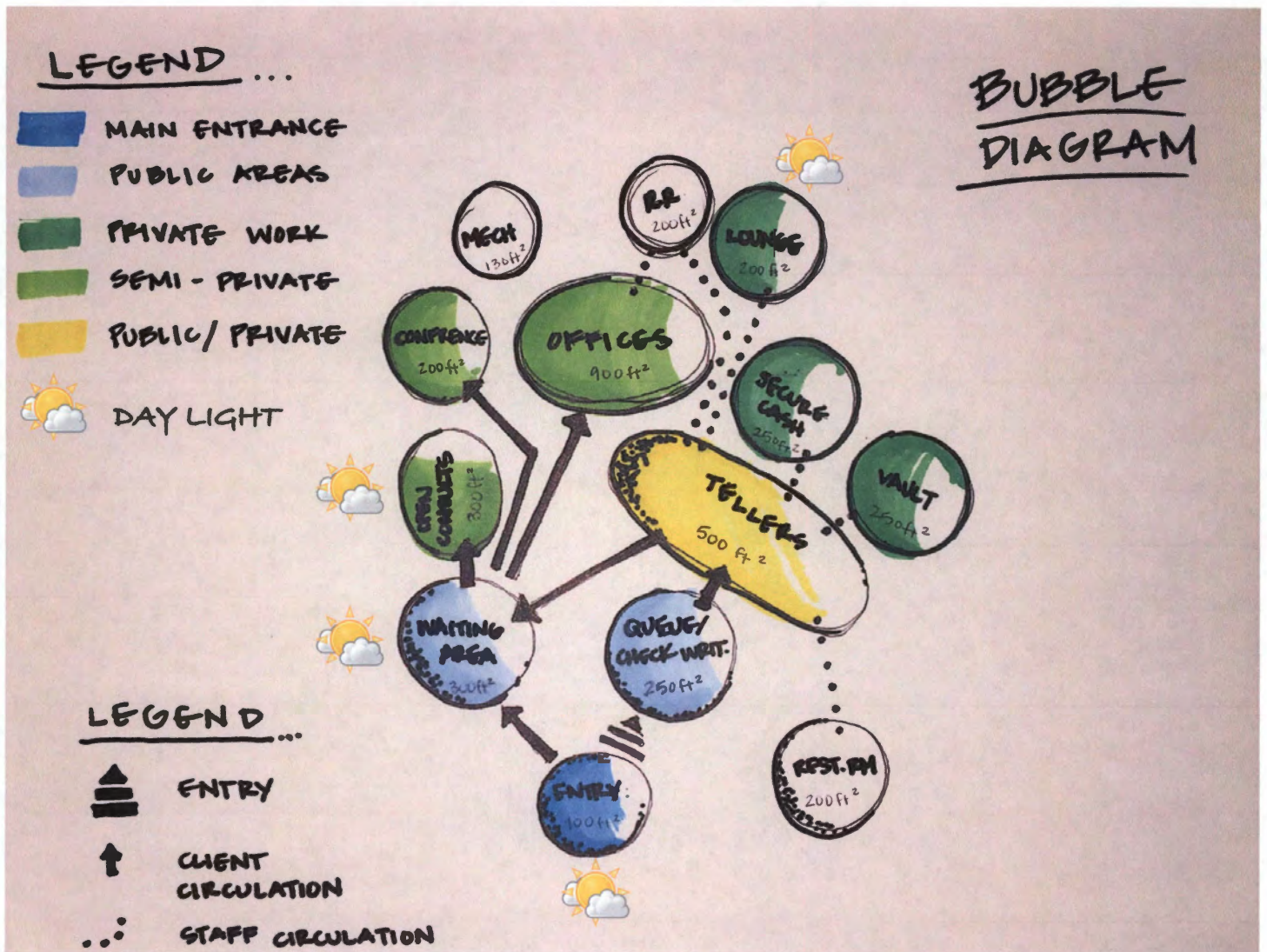
Based on the preceding table, the user concerns were rated on a scale of 1-5, with 5 meaning the most important.



ISSUES & GOAL STATEMENTS

Issue	Goal
1. Privacy	<ul style="list-style-type: none"> • install acoustical elements such as ceiling tiles, wall panels, sound absorbing flooring, etc. • change location of digital machines so people waiting in line can't see the screen • provide enclosed areas for meetings between clients and associates
2. Circulation	<ul style="list-style-type: none"> • change direction of line at entry to prevent blockage of paths to waiting area and private meeting areas • provide closer employee restroom for tellers
3. Sustainability	<ul style="list-style-type: none"> • provide energy efficient light fixtures • install materials made from recycled content • use materials and products with low or no VOCs
4. Economy	<ul style="list-style-type: none"> • research cost effective solutions to privacy, circulation, and image related issues • stay within the client's budget
5. Image	<ul style="list-style-type: none"> • enhance branch image to encourage clients to visit the site; many people are choosing to conduct banking online or phone applications

BUBBLE DIAGRAM



CONCLUSION

It is imperative for designers to have a complete understanding of the existing space, before attempting to propose any changes. Over the course of the 16-week period, observations, interviews, and other research has been conducted in order to gain the knowledge necessary to be able to effectively redesign the Indianapolis Chase Bank Branch.

Observations and interviews provided insight into the way in which users interact with the space in a way that other research cannot. These particular studies focus on the connection between the built environment and the experience created when humans interact with it. Overall, these studies revealed that there is room for improvement with privacy, circulation, and convenience at this branch. In the future, users can benefit from larger pathways, more convenient placement of major activities, and better applications of confidentiality measures.

Further research into current trends and other facilities revealed that banks as we know them are becoming a scarce entity. Because of the large technology movement in society and the implementation of mobile banking, there has been question of the necessity of physical bank branches at all. Thus, designers are taking a retail approach to bank branch design to attract more clients and users. There is less focus on creating a "safe" place to conduct business and more of a focus on providing a welcoming environment where people can gather, converse, relax, and possibly get some work done while waiting.

The new design of the branch should take into account the findings from the extensive research conducted. It should provide a functional, yet aesthetically pleasing space that will draw attention to potential clients and keep the attention of current clientele. It should provide a place for users to feel welcome, and employees to feel excited to work there.

APPENDIX A: CASE STUDIES

Case Study 1: Rockville Bank Branch

Although there is limited seating in the waiting area, during my observation, there were never more than two clients waiting at a time. Thus, the seating area is appropriate for the amount of clientele. The area is also effective because of the TV monitor acts as a positive distraction. The color scheme and aesthetics are consistent.



There is an ample amount of natural light coming from the windows on the west side of the building. Since the sun sets in the west, the site orientation is effective because it allows for abundant light during the day.



The designers took advantage of the back wall as a marketing opportunity for the bank. Since banks are constantly in competition with other companies, personalization and image are vital to the branding. However, there is room for improvement with branding through out the space.



Case Study 2: Bank of America Branch

Since this is a larger branch with more clientele, the entry and waiting area must be proportionate. However, the amount of blank open space is not utilized effectively. There is little use of branding, color or positive distraction.

There are two counter heights presented, but no specific accessible counter. The height may allow a person in a wheelchair to see over the counter, but there is no open space provided for the chair to slide underneath for comfort.

The only way this design attempts to guide clients in the direction of different key areas is through the ropes. There are lost opportunities for way-finding solutions either with the flooring or ceiling applications. The lighting itself is also dim, with limited access to natural light.



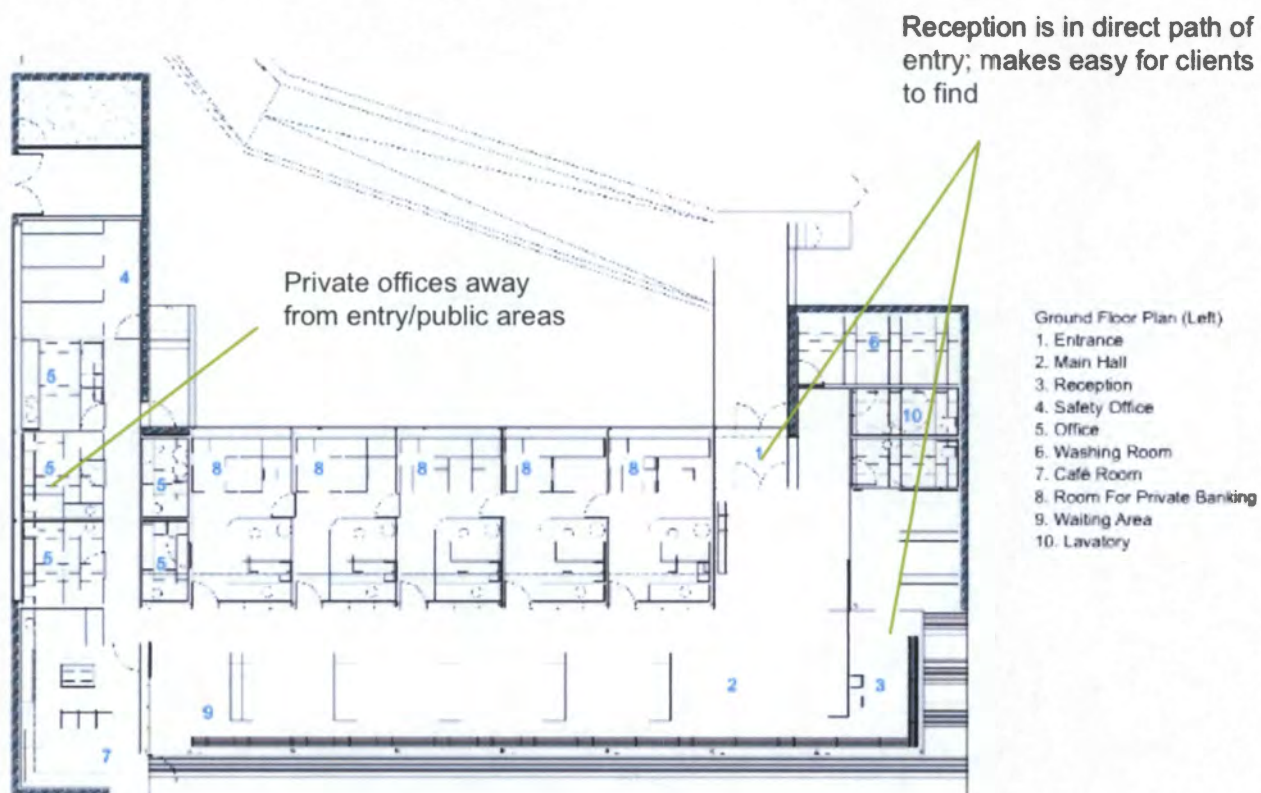
APPENDIX B: PRECEDENT STUDY

Project Title: BCI Private Bank

Location: Santiago, Chile

Architect/Designer: ASSADI + PULIDO

Floor Plan



Reception & Waiting Area

Frosted glass partitions to provide privacy/separation, but still allow natural light to filter through

Way-finding:

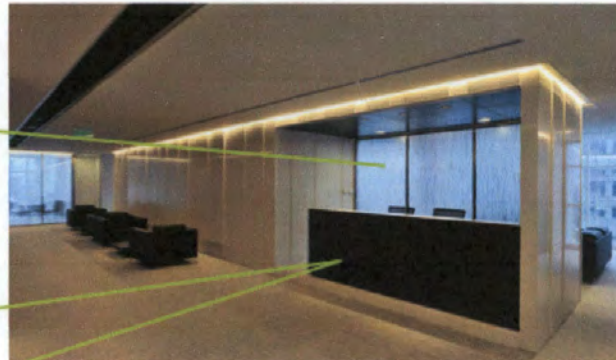
- Dark contrast draws attention; makes easy to find

Accessibility

- No accessible counter height

Lighting

- Little access to natural light; LED strip lights to brighten space



Conference Room & Waiting Area

Lighting

- Large windows provide natural light
- Shades provide ability to control amount of light

Seating

- Ample amount
- Cushioned fabric for comfort

Acoustics

- Carpet to absorb sound

Flexibility

- Pocket doors provide ability to keep space open or separate



Private Banking & Passage

Lighting

- LED lighting places directly above glass partitions brightens space, making it look larger
- Translucent glass partitions allow for filter of light, without sacrificing privacy



Aesthetics

- Decorative panels provide visual interest & help guide clients through space
- Pedestals provide easily changeable display area for art



Private Office

Ceiling Applications

- Dark panels provide visual interest & makes otherwise white space feel warmer

Lighting

- Large window for natural light/ access to nature

Convenience

- Built-ins allow for organized area with easy access to important documents

Contemporary/Minimalism

- Limited furniture
- Simple, clean lines



Summary

From this precedent study, the BCI Private Bank design seems to focus on 3 major principles: contemporary design, separation of public and private areas, and way-finding solutions.

- Contemporary design style is evident through the monochromatic color scheme, minimalist approach to furniture and décor, and simple, clean lines.
- The separation of public and private areas is achieved through strategic zoning and space planning. Public areas are places near the entrance, while private areas are kept away from the entrance to ensure an environment conducive to working.
- Way-finding solutions have been implemented in subtle manners that allow clients to easily move through the space. Stark contrasts between light and dark colors help accentuate important areas such as the reception desk. Lighting is also used to guide clients in the right direction.

APPENDIX C: LITERATURE REVIEW

The following reviews include a combination of paraphrasing, direct quotes, and summaries taken from the articles.

Literature Review Part 1:

Source 1: Bank Architecture – Kalman & Vattay

According to Kalman and Vattay's article, *Bank Architecture*, from the very beginning, banks "recognized the value of an architectural image that would attract customers" because they were competing for customers (Kalman and Vattay, "Bank Architecture"). In the 1940s, the established reputations of specific banks eliminated the need for extravagant architecture. Instead, efficiency became the focus. However, today, banks have gone back to their roots of stressing the importance of image and are "spending more time and money designing new facilities or redesigning old ones" (Kalman and Vattay, "Bank Architecture").

Source 2: Americans with Disabilities Act

The ADA Guidelines were developed to provide a world where at least our environments discourage discrimination. In the past, diversity was not acknowledged in our designs, making it difficult for some people to use a space. People with disabilities were often forgotten, and left to go out of their way to maneuver in interior spaces. The guidelines state heights, widths, lengths, and depths that facilities must follow in order to create a space where a variety of users can use comfortably. ("Americans with Disabilities Act").

Source 3: Banks, A description of the Hoggson Method of building, illustrated with some bank interiors and exteriors executed by Hoggson Brothers

According to the Hoggson Brothers, banks are first and foremost, institutions to conduct business and transitions, thus the interior should be considered before the exterior. A bank can be aesthetically pleasing to the eye, but the inside is not effective, efficient, or enjoyable for the users. The Hoggson Building Method focuses mainly on a logical sequence of events within the space. The method allows for client input through out the design process from the beginning stages through to the end. There is time allotted for changes. Very last in the process is the selection of color schemes, furniture, decorations, and other aesthetic details. This ensures that function of the space is the most important. (Hoggson Brothers, 4).

Source 4: Branch Transformation

The article, *Branch Transformation*, explains that bank design has recently been transforming due to the competitive nature of the industry. Banks are not only competing with each other, but with remote banking. Many people are now banking online or through applications on their smart phones. As a result, the aesthetic has evolved to resemble more of a contemporary retail concept that “embrace an open, free flowing experience” (“Branch Transformation”). Technology and upgraded banking equipment is also integrated into the design to keep up with the current times. There are multiple companies that specialize in transforming branches, but DBSI is the recognized leader in the industry for over 15 years.

Literature Review Part 2:

Source 5: 3 Important Considerations in a Bank Branch Design

According to the article, *3 Important Considerations in a Bank Branch Design*, as technology is changing, financial institution design is changing. Banks used to solely focus on providing a safe and secure place for customers to store their money. However, today there are much more advanced security means available that make it possible to remove the barriers that separate the users of the branch. In fact, branch designers are aiming to create a “community” setting for people to gather and utilize the services provided.

Unlike popular belief that physical branches are useless because of mobile banking, “more than 80% of the sales made by a bank are made at the branch level, so innovative designs that invite consumers into the branch are critical for continued growth” (“3 Important Considerations in a Bank Branch Design”). Designers are now more focused on providing “open,” “inviting atmospheres without sacrificing security,” and “energy efficiency and green building” when designing bank branches (“3 Important Considerations in a Bank Branch Design”).



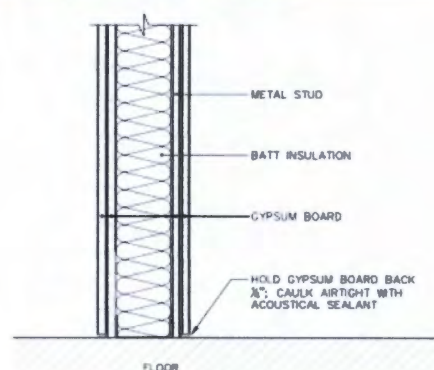
Source 6: Sound Matters – How to Achieve Acoustical Comfort in a Contemporary Bank

According to the article, *Sound Matters*, a bank is a place to be visited by numerous people conducting private financial transactions, and maintaining a peaceful ambience is necessary. Thus, specialized acoustics are a must! Acoustics are even more important when designs are becoming more open, with fewer sound barriers. When it comes to designing and constructing a bank, a professional has to take care of its architectural acoustics. Appropriate ways to filter sound in interiors include: sound-rated partitions, acoustical ceiling tiles, wall panels, carpet/other absorbent flooring, etc. (“Sound Matters”).

PRIVATE MEETING ROOM TREATMENTS

- Partition is full height, slab to slab, and sealed air tight all around, studs spaced 16-inches on center
- 3 5/8" metal channel studs
- 3-inch thick batts in stud cavity
- 2 layers of 5/8" thick gypsum board on each side
- Sound absorbing panels on 25% of two adjacent walls with a minimum absorptivity factor (NRC) of 0.8 (per P-100)
- With 20 gauge studs, STC 45 (see Partition Type 2)

PARTITION TYPE 2: DOUBLE-SHEATHED SOUND-RATED PARTITION



Source 7: Secure Branch Design

The presentation, *Secure Branch Design*, argues that bank branches can be simultaneously aesthetically pleasing and secure. Designs must do more than just preventing robberies, it must also consider the customers' sense of privacy and safety.

According to the presentation, there are specific security precautions that can be specified through out the design process. Effective design solutions include: providing clear sight lines through out the branch; replacing vaults with smaller safes, cash drawers, and drop boxes; installing motion detectors, cameras, and heat detectors; clear, open windows free from blinds or obstructions so possible intruders can be seen; design teller station transaction counters as small as possible, so people can't climb over. ("Secure Branch Design").



Source 8: How Do You Design A Bank Branch In The Post-Occupy Era? - Kushins

Financial institutions used to be built for solely for "carrying out business in front of a banker, hence the tall cubicles" (Kushins, "How Do You Design A Bank Branch In The Post-Occupy Era?"). However, now, banks are looking to create café and lounge-like environments that encourage visitors to come in regardless of if they need to take care of financial business. The ultimate goal is to "humanize interactions" (Kushins, "How Do You Design A Bank Branch In The Post-Occupy Era?"). Acru, a bank in Georgia, is at the forefront of this shift in bank design. They hired architects to completely redesign their facility in order to allow for more than half of the space to be dedicated to opportunities for social interactions. While there is still a large portion of the space used for business, the goal was to "blur the line between where those areas start and end" (Kushins). While it is still more convenient to bank using a mobile app or online banking, certain financial situations are still best solved by speaking in person with a professional. (Kushins, "How Do You Design A Bank Branch In The Post-Occupy Era?").



Source 9: Do Physical Bank Branches Still Hold Value? - Boge, Bittner, & Sertich

Gensler, a leading commercial design firm in America, conducted a research study to delve into the relationship between banks and consumers. The results are as follows:

Our exploratory survey results suggest that usage of bank branches for purposes other than the ATM is very rare: 67% of respondents visited a branch a few times a year or less, and only 7% visited once a week or more. Even when we do visit branches, the interaction is largely transactional: Only 22% visited for financial advice versus 72% to make a deposit... the top reason why respondents remained a customer of their current bank was its convenient branch locations; and a 2009 Mintel Comperemedia survey reported 65% of adults prefer to get up close and personal at a bank branch to communicate. (Boge, Bittner, and Sertich, "Do Physical Bank Branches Still Hold Value?").



The Gensler research team concluded that banks, in an attempt to remain relevant with mobile banking, should take advantage of any opportunity to incorporate technology into their practices. Branches also need to be more "transparent" to build trust amongst their clientele. (Boge, Bittner, and Sertich, "Do Physical Bank Branches Still Hold Value?").

BIBLIOGRAPHY

Americans with Disabilities Act. (1990). Retrieved September 18, 2015.

Boge, L., Bittner, T., & Sertich, V. (2010). Do Physical Branches Still Hold Value?. Retrieved November 20, 2015, from <http://www.gensler.com/design-thinking/research/retail-banking-trends>

Branch Transformation. (2013, May 15). Retrieved September 18, 2015.

Hoggson Brothers. (1911). *Banks A description of the Hoggson method of building, illustrated with some bank interiors and exteriors executed by Hoggson Brothers*. New York City, New York: Hoggson Bros.

Kemper, A. Personal Interview. 12 November 2015

Kushins, J. (2012, June 12). How Do You Design A Bank Branch In The Post-Occupy Era? Retrieved December 4, 2015, from <http://www.fastcodesign.com/1670015/how-do-you-design-a-bank-branch-in-the-post-occupy-era>

Kalman, H., & Vattay, S. (2012, October 17). Bank Architecture. Retrieved September 18, 2015.

Secure Branch Design. (2009, September 25). Retrieved December 4, 2015, from <http://www.slideshare.net/BrandPartners/secure-branch-design>

Sound Matters. (2011, December 1). Retrieved December 4, 2015, from https://www.wbdg.org/ccb/GSAMAN/gsa_soundmatters.pdf

3 Important Considerations In A Bank Branch Design. (n.d.). Retrieved December 4, 2015, from <http://www.finweb.com/banking-credit/3-important-considerations-in-a-bank-branch-design.html#axzz3olkluja>